

FILED

MAR 29 2011

CLERK, U.S. BANKRUPTCY COURT
WEST. DIST. OF PENNSYLVANIA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SUSAN J. SCHOFIELD

Debtor

Bankruptcy No.10-20927JKF

Chapter No. 13

Motion No.

SUSAN J. SCHOFIELD

Movant

V.

HSBC BANK USA, NATIONAL ASSOCIATION, AS
TRUSTEE FOR HOME EQUITY LOAN TRUST
SERIES ACE 2004-HE3

Respondent

OBJECTION TO CLAIM

AND NOW COMES the Debtor, Susan J. Schofield, pro se, and files the within objection:

1. This case was filed as a voluntary Chapter 13 proceeding.
2. Debtor's filed case was represented by ineffective counsel.
3. The Debtor, Susan J. Schofield, is a party in interest pursuant to 11 U.S.C. Section 502 (a).
4. This Court has jurisdiction pursuant to 28 U.S.C. Section 1334.
5. This is a core proceeding within the meaning of 28 U.S.C. Section 157.
6. This objection is filed, inter alia, pursuant to 11 U.S.C. Section 502 (a) and Rule 3007 of the Federal Rules of Bankruptcy Procedure.
7. On or about March 24, 2010, Respondent HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series Ace 2004-HE3 filed an

unsigned claim in the amount of \$59,297.12 as a claim secured by a lien on Debtor's residence. A copy of said claim is attached as Exhibit "A".

8. The claim was allegedly for monies loaned.

9. The claim is invalid inasmuch Debtor has been subject to costs and fees that are unsubstantiated, invalid, repetitive and contractually not allowed. Thus, the amount claimed is incorrect. Further, said creditor is not the original mortgagee and there is no documentation that the purported creditor named in the document is authorized.

10. The value of the residence in question is approximately \$30,000.

WHEREFORE, Debtor prays that an Order be entered granting this Objection of Claim and allowing the claim to be classified as an unsecured claim.

By: Susan J. Schofield
Susan J. Schofield
Pro Se

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CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I served or caused to be served the above captioned pleading

Service by First Class Mail.

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March 25, 2011

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